



Still Serving in Korea



Newsletter 99-1

The newsletter for U.S. military retirees in the Republic of Korea

Jan-Mar 1999

Medical Care Matters

Proposed Health Care Upgrade

Senator Kay Bailey Hutchison (R-TX) introduced legislation to improve the health care benefits available to active duty military personnel, their families and retirees. This bill, S. 350, has been co-sponsored by Senator Wayne Allard (R-CO) and Senator Chuck Hagel (R-NE).

In introducing this bill, Sen. Hutchison stated, "We are trying to recruit and retain the best people for our nation's military. To do this, we must pay them better, maintain good retirement benefits and improve health care we provide them and their families."

S. 350 would do the following:

- Permit increased reimbursement levels for TRICARE to attract and retain more participating doctors to the program.
- Expedite and reduce the costs of TRICARE claims processing, which has been a thorn in the side of both beneficiaries and providers.
- Require portability of benefits between regions.
- Bring the TRICARE fee structure more in line with comparable civilian HMOs and bring TRICARE co-

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Still Serving in Korea is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

Pay Matters

Retiree Activities Office Money Tips

Here are several practical considerations on how to protect your money for yourself and your survivors.

- As you grow older, it's a good idea to consider, if possible, taking on less debt that might be left to your survivors to pay off. If you do have to take on a mortgage, car payments, credit card debt, etc., you might also think about taking out credit life insurance, which pays off the debt in case you die.
- As you increase your personal holdings, you may want to consider getting personal liability insurance to protect them. Remember that when someone sues and you lose, either the insurance company pays or you pay.
- Have you looked at the cash register receipt that is produced when using a credit card? In some cases, such as at the Base or Post Exchange, your credit card number is printed on the receipt. Throwing the receipt away (on the ground or in the trash) makes it easy for someone to get your number. If you're not going to keep it, destroy it.

Survivor Benefit Plan (SBP)

A retiree asked me about the pros and cons of withdrawing from SBP. My answer was, "There are several considerations. If your wife is a US citizen, or is a non-citizen who lived in the US for at least five years together with you, she would be eligible for a social security widow's pension at age 60. This would be based on your earnings. If you die of a service-connected, VA-rated disability, she would be eligible for the Dependency and Indemnity Compensation (DIC) of about \$860/mo. Otherwise, she would only be eligible to receive the VA widow's death pension of \$490/mo, *assuming she has no other significant income or assets (except house and car)*."

"The SBP is good insurance coverage if you're not independently wealthy. It ensures your wife has an income right away. If she is eligible for social security while receiving SBP, there is an offset that kicks in at age 62, reducing the SBP, unless Supplemental SBP is selected to offset the offset.

"Keep in mind that current legislation provides for paid

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payments more in line with civilian health care options as well.

*The Retired Enlisted Association (TREA)
Legislative Update, February 5*

FEHBP-65 Sites Selected

On Wednesday, January 13, 1999, at the Pentagon, representatives of the Office of the Secretary of Defense/Health Affairs, along with representatives from The Retired Enlisted Association, National Military/Veterans Alliance, The Military Coalition, Office of Personnel Management, TRICARE Management Activity and Congressional staff members selected the sites for the demonstration program which will allow Medicare-eligible military retirees to enroll in the Federal Employees Health Benefit Plan (FEHBP) for a three year demonstration, known as FEHBP-65. The sites and the number of eligible retirees in each area are the following:

Dover, DE	3,998
Roosevelt Roads, PR	9,423
Ft. Knox, KY	7,084
Greensboro, NC	3,045
Dallas, TX	9,539
Humboldt County, CA	3,000
Camp Pendleton, CA	32,219
New Orleans, LA	4,775

TREA Legislative Update, January 15

House Veterans Affairs Committee Pushes Veterans Administration Secretary

On February 11, 1999 Republican and Democrat House Veterans Affairs Committee members asked Secretary West why other government agencies were getting significant budget increases from the budget surplus while veterans medical care gets none.

Chairman Bob Stump (R-AZ) and Ranking Minority Member Lane Evans (D-IL) complained that Congress worked hard to elevate the Veterans Administration to a cabinet-level department in 1988 so that an advocate for veterans would have access to the President. Committee members asked Secretary West to be a more forceful advocate on veterans' behalf.

Secretary West used the opportunity to testify to defend the administration's request. However, he did not seem to satisfy the members of the Committee or representatives of the Veterans Service Organizations who were present.

TREA Legislative Update, February 12

TROA/TMC Urge FEHBP-65 Premium Protection

The Retired Officer Association (TROA) and The Military Coalition (TMC) have written Dr. Sue Bailey, Assistant Secretary of Defense (Health Affairs), urging quick Pentagon action to ensure that Medicare-eligible uniformed services beneficiaries who enroll in the Federal Employees Health Benefits Program (FEHBP-65) test this

fall won't have to pay premiums significantly larger than those paid by federal civilian enrollees.

Some concerns on this score have been raised by two rulings by the Office of Personnel Management (OPM), which oversees FEHBP. First, OPM issued guidance that all FEHBP plans at each site, no matter how small, must participate in the demonstration. Further, because of what seems to be an overly strict interpretation of establishing separate risk pools, OPM will not allow the various plans to use any of their reserves to compensate for possible financial risk, as is typically done under FEHBP.

Unless DOD intercedes to protect test participants, the small numbers of beneficiaries at each site, the requirement for a separate risk pool and the restrictions on the use of reserves could force some FEHBP plans (especially smaller ones) to set premiums very high for uniformed service beneficiaries, at least initially, until they can gather actual claims data for this new group.

We are very concerned that high premiums would dampen participation in the test and skew the results. Far worse, they could create a significant backlash of negative publicity about the test, since beneficiaries quite reasonably expect to participate in FEHBP under the same rules, and with the same (or nearly equivalent) premiums as other federal employees and retirees.

TROA and the Coalition urged Secretary Bailey to create a DOD reserve fund for FEHBP plans at each test site – to assure the smaller plans won't be at financial risk in setting premiums equivalent to those for federal employees and retirees. Since not all of the 66,000 beneficiaries in the test sites will actually enroll in FEHBP, there should be ample funds for DOD to assume the liability for excess costs, should any materialize. (The law requires only 3% of total premiums be set aside as a contingency reserve or about \$2.5 million, although some insurance carriers may hedge their bets and set premiums higher to generate more reserves. A member of the Blue Cross-Blue Shield Association expressed similar convictions that a relatively small amount of reserves would be needed, without quantifying a particular percentage).

DOD would not need to find additional money to create the reserve, but could use a small part of the \$78 million budgeted for the first full year of the FEHBP-65 test. If it becomes apparent (as we believe it will) that claims experience for uniformed services beneficiaries is no different than for federal retirees, there would be no risk for DOD in subsequent years.

We've urged Secretary Bailey to act quickly to reassure FEHBP plan managers that DOD is willing to help ease the uncertainty of financial risk, since these plans are going to be negotiating premiums within the next few weeks. We'll keep you posted. ■

TROA Legislative Update, February 12

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up SBP at age 70, starting in 2008. This date may be moved up in future legislation. Also, if you cancel, there is no refund of SBP premiums. However, if she is eligible for SBP but receives DIC offsetting all or some of the SBP, she will receive a refund of SBP premiums for reduced SBP coverage based on the amount of DIC she would be eligible to receive. That plus the annual cost of living increases for SBP make it a deal you won't find in any commercial insurance package at comparable cost."

Jack Terwiel

SBP Reminders

The one-year period for withdrawal from SBP ends on May 16. If you are contemplating withdrawing from SBP, remember that there is no refund of premiums paid in, and you are permanently barred from signing up for SBP in the future. Ensure your survivors have a sufficient alternate source of income before making this move. Retiring members now have the option to select SBP, and then have a decision point two years from the date of retirement to withdraw.

There will be an SBP Open Enrollment from March 1 to February 29, 2000. For those who never signed up for SBP, this will be the opportunity to enroll. However, the longer you've been out, the less of a "good deal" this appears to be. Buying into SBP after retirement requires paying an amount roughly equivalent to the premiums due from the date you retired to the current time. As a refresher, you can buy SBP coverage up to 55% of retired pay when you retire. This is reduced to 35% at age 62, when the social security offset kicks in. Buying Supplemental SBP can reduce or eliminate the offset, depending on the amount of Supplemental SBP you buy. A recent *Max's Facts* newsletter from Army Personnel Command provided two examples of full SBP coverage (55%) buy-in that might help you understand the costs involved.

"To give some idea on the cost, I computed an estimated cost for a CW4 who retired in 1992 and did not elect SBP. His buy-in estimated cost is \$21,383. He was also thinking about the Supplemental SBP at the 10% level. That buy-in cost would be an additional \$10,547. Just for fun, I computed the buy-in cost for myself (E-8 retired in 1974), if I had not elected SBP, and now decided to buy in. My buy-in cost for SBP would be \$46,370. A 20% Supplemental SBP would cost me another \$28,187."

Extract from Max's Facts 2-99

U.S. Navy 1994 Social Security/Medicare Tax

Heads Up! If you received earned income from the Navy in 1994 you could have a problem. We have received scattered reports that the money deducted by Cleveland for Social Security and Medicare taxes in 1994 for both enlisted and officer somehow was not reported to the Social Security Administration for some personnel. As a result their Personal Earnings and Benefit Estimate

Statements (PEBES) reflected zero earnings for that year. These could be only isolated cases but initial indications are over 50 personnel have verified their statements read zero and various sources are putting out conflicting information as to whether their was a problem or not. The Navy retiree program manager has checked with Defense Finance and Accounting Service (DFAS) pay section on this issue and has been told that they are not aware of any problem for that year. Also, this should have no impact on those personnel who retired prior to 1994 since Social Security tax is not deducted from retirement pay.

DFAS responded with a message on February 11, describing the source of the problem as failure by the Social Security Administration (SSA) to process the third of three tapes. DFAS rebuilt the data of the unprocessed tape, and provided it to SSA. SSA advises that it will take approximately one month to add the data to the individual member accounts.

Members should request a Personal Earnings and Benefit Estimate Statement (PEBES) between the middle and end of March to confirm the correct data is recorded. The PEBES can be requested with SSA Form 7004, or obtained on-line at the SSA web site. This secure site address is: <https://s3abaca.ssa.gov/pro/batch-pebes/bp-7004home.shtml>
from RAO Baguio, Source: Various, Feb 99

Oregon Retirees Win Tax Refunds

Federal civilian and uniformed services retirees who paid Oregon state income tax on their retired pay in 1991 or later years (including those who are no longer Oregon residents) may be eligible for a refund of Oregon state income tax, plus interest.

For years, the state of Oregon gave more allowed retired Oregon state employees state income tax privileges that were denied to retired federal employees and uniformed service members. Last June, the Oregon Supreme Court ruled that federal retirees (both uniformed services and federal civilian retirees) must be treated equally with state and local government retirees regarding Oregon state income taxation of their federal pension benefits. As a result, the Oregon Department of Revenue is mailing refund forms to eligible U.S. Government retirees and their beneficiaries. The forms, scheduled to be mailed by December 11, will verify information so the Department can send out refunds accurately and quickly.

The forms and instructions are available on the Department's Web site at <http://www.dor.state.or.us> (select "Federal Retiree" at the left margin for documents).

No refunds will be issued to those whose federal retired pay was taxed in tax years 1991 through 1994, but who did not file a protective claim. However, the Department will seek legislation during the 1999 Legislative session to open up those years. ■

TROA Legislative Update, 18 December

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Y2K Matters

DFAS Holds Y2K Briefing

The Defense Finance and Accounting Service (DFAS) held a briefing for The Retired Enlisted Association (TREA), and the other members of The Military Coalition, regarding their preparations for the "Year 2000" bug (Y2K) many are concerned will affect computer operations when calendars roll over to January 1, 2000. DFAS has been working for the past two and a half years to guarantee that its systems will be able to compute the new date.

Since DFAS began its effort in 1997, representatives have met with numerous other federal agencies to ensure that the entire system of paying retirees, annuitants, and active duty personnel runs smoothly. DFAS states that all of its systems are ready for Y2K, however, it is waiting for the Defense Information System Agency to complete its preparations to run its final tests. This, DFAS states, will be accomplished by May.

DFAS is also working on legislation that would authorize it to implement several contingencies if events beyond their control dictate it. For example, it is possible that your local financial institution will not be Y2K compliant and therefore, will not be able to accept electronically deposited checks. DFAS wants to print checks to account for 25% of all those who receive payment from their system. That will enable DFAS to mail checks to those who cannot receive deposits electronically. This more than accounts for the Federal Reserve's estimate of banks which will not be prepared.

DFAS concluded the briefing by stating they will be ready on January 1, 2000. However, it was stated that they cannot account for local institutions. If you are unsure about your local financial institution's Y2K preparedness, you should contact them. Information regarding DFAS efforts can be found on the Internet at <http://www.dfas.mil> under the "Systems" page.

TREA Legislative Update, January 22

State Department Announcement on Y2K

On January 1, 2000, some computer-based systems throughout the world may be unable to process information correctly, causing unpredictable results, including system malfunctions.

Many businesses and governments are actively engaged in addressing potential Y2K problems and may experience little or no noticeable disruption in essential services. However, others with more limited resources or expertise, or who are not paying appropriate attention to the problem, may experience significant difficulties. In countries that are not prepared, the Y2K problem could affect financial services, utilities, telecommunications, transportation and

other vital services. It is difficult to forecast where the Y2K problem will surface and some problems could even appear before January 1, 2000. Areas of particular concern include:

- Some transportation systems abroad could be affected by computer problems. Although the major airlines have been in the forefront of preparing for potential Y2K problems, U.S. citizens should be aware of the potential for disruption of transportation services and factor that into their overall travel plans.
- Financial institutions outside the United States may also experience difficulties. U.S. citizens abroad should not assume that credit cards, ATM machines, international banking transactions, etc. will operate normally in all locations throughout the world.
- U.S. citizens abroad with special medical requirements should also not assume that all medical facilities and services will be available. Electrical, water and sanitation systems involving computers may experience malfunctions from the Y2K problem.
- U. S. citizens abroad may wish to consult their insurance companies to ascertain if policies cover Y2K-related problems.

All U.S. citizens planning to be abroad in late 1999 or early 2000 should be aware of the potential for problems and stay informed about Y2K preparedness in the location where they will be traveling. The Department of State will provide more specific information periodically as it becomes available. By October 1, our consular information sheets on individual countries will contain specific information as available on the Y2K preparations in each country.

These can be accessed through the Department of State, Bureau of Consular Affairs home page via the Internet at <http://travel.state.gov>. Monitor our home page for additional information about Y2K issues.

US Embassy-Seoul

Y2K and the RAO

The Osan Air Base Retiree Activities Office (RAO) maintains a spreadsheet of retirees and another spreadsheet of widows and 100% disabled retirees. Among the data maintained on the latter spreadsheet are birth dates of retirees and widows. During a recent Service Pack update to Windows NT 4.0, one of the fixes included a correction for the Y2K bug.

After installing the Service Pack, and accessing the spreadsheet with birth dates in it, I found that all birth dates prior to 1930 had been changed to 20nn. It was easily fixed by going in and entering those years as four-digit numbers, 19nn. But it was instructional to find that even the "cure" had some bugs. ■

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Veteran Matters

Transition Commission Completes Work

The Congressionally-established Commission on Service members and Veterans Transition Assistance, chaired by Mr. Anthony J. Principi, former Deputy Secretary and later acting Secretary of the Department of Veterans Affairs (VA), provided an advance briefing of its findings and recommendations to several organizations in The Military Coalition. Guiding principles of the Commission were to:

- Focus on beneficiaries for the 21st century
- View veterans and service members as unique, important national resources
- Work on central issues, not on the margins
- Examine how well programs are administered, in addition to their substance
- Consider that transition services and benefits have the potential to have a positive impact on recruiting and retention

As you might expect, operating in a zero-sum environment, we find some positives and some negatives among those recommendations. (Most will require congressional action to be implemented, and many are unlikely to survive the expected tough scrutiny). First, a summary of selected recommendations we (TROA) agree with (with TROA-recommended modifications as indicated):

1. Eliminate the funding fee for VA home loans.
2. Endorse Medicare Subvention and FEHBP-65 pilot programs.
3. Eliminate the \$1200 payroll deduction for new Montgomery GI Bill enrollees. Those already participating could terminate payments, but would not receive refunds.
4. Increase Montgomery GI Bill benefits to cover FULL tuition at the university of the individual's choice (fees, books, supplies plus a \$400 month stipend) for a 48-month enlistment or reenlistment (prospective after date of enactment).
5. Permit Montgomery GI Bill participants to transfer their education benefits to spouses and children.
6. Allow all Veterans Education Assistance Program (VEAP) participants on active duty as of October 9, 1996 to convert to the Montgomery GI Bill.
7. Repeal the dual compensation penalty for regular officers who go to work for the federal government after the date of enactment. (TROA believes this should be

retroactive. Also, the report is silent about the Executive Level ceiling that now applies to all officers, which TROA thinks also should be repealed.)

8. Establish a combined military/VA disability evaluation rating board.

9. Continue Tricare coverage for 120 days after separation. Let separatees purchase an additional 14 months of coverage at 102% of general Tricare cost.

On the flip side, there are several Commission recommendations that cause some concern. For example, the Commission proposes to:

1. Consolidate military and VA health care funding under a single appropriations authority in both the House and Senate, combine oversight of military/VA health care budget within a single office in the Office of Management and Budget, and create a joint policy staff to cover both military and VA health care systems.
2. Allow VA and Department of Defense (DOD) beneficiaries to receive care from either system – with reimbursement between DOD and VA. (The concern is that this could eventually force DOD beneficiaries to get their care from VA facilities at many locations.)
3. Require DOD and VA to develop a joint clinically based formulary and create a single joint procurement office for acquiring drugs and medical/surgical supplies and equipment. (Currently, VA has a much more restricted formulary, and TROA would be concerned about a "lowest common denominator" approach.)
4. Review infrastructure needs of both systems jointly, based on peace and war requirements, and eliminate redundancy (i.e., close some VA medical facilities and possibly some DOD medical facilities).
5. Permit active duty personnel to put up to 5% of basic pay plus the full amount of any enlistment or reenlistment bonus into the Federal civilian employees' Thrift Savings Plan. (TROA worries this will encourage critics to pose new military retirement cuts, plus it discriminates based on bonus eligibility).
6. Limit VA home loan usage to one time for all entering active duty. (The alleged problem is loan defaults by junior enlisted members; this "solution" would punish career members.)
7. Terminate the Persian Gulf war for VA benefit purposes.
8. Regrettably, the report is silent on the need to eliminate, or at least reduce, restrictions on concurrent receipt of uniformed services retired pay and VA disability compensation. ■

TROA Legislative Updates, 11 and 18 December

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Community Matters

Retiree Network

The Retiree Activities Office (RAO) serves all U.S. military retirees and widows of military retirees throughout Korea. Once a month, on the second Tuesday, the RAO services are available at the Dragon Hill Lodge in Seoul, from 9am to noon. This service is provided primarily for widows in the Seoul area and areas north of Seoul, since transportation to the RAO at Osan Air Base is often difficult from distant locations. However, once a month is not sufficient for urgent problems.

The RAO would like to establish a network of contact points at each installation throughout Korea. The larger installations, such as Yongsan Army Garrison, Camp Casey, Camp Red Cloud, Camp Humphreys, the Taegu area, and Kunsan Air Base, are already covered. We are looking for representatives at the smaller installations to serve as contact points for widows in the local area. The ideal support, in addition to a DSN telephone, includes DSN fax and e-mail. A telephone answering machine would also be useful. If you would like to serve as the contact point for your area, please call the RAO at 784-1441 or e-mail to retact@osan.af.mil.

Widows' Newsletter

While David Downing was still alive, we discussed the need to get information out to the widows of military retirees. The retiree newsletter is not adequate for two reasons: 1) it's in English, and 2) its focus is information for military retirees. Widows need a different category of information, and they need it in Korean. This led to the first widow newsletter, a one-page insert to the retiree newsletter, typed by a Korean typist after being translated by a Korean employee at Osan Air Base. It was sent out in June 1998. The second newsletter expanded to two pages and was sent with the September 1998 retiree newsletter.

The typed newsletters were acceptable, but required too much lead-time and lacked flexibility to easily make last-minute changes. So the RAO opted for a Korean language program that adds Hangul (Korean alphabet characters) to Microsoft Office. The December 1998 edition of the widow newsletter was translated by Chom Terwiel (Mrs. RAO), and typed by Jack Terwiel (Mr. RAO) in Korean. It was a four-page newsletter, and included a data collection sheet in Korean, similar to the data collection sheet sent with the December 1998 newsletter to retirees living in Korea.

The December 1998 issue of the widows' newsletter also saw another "first." It was the first time we tried to mail the newsletter to a small number of the widows at their homes. This service was added when it was found that some of the ladies do not have an APO mailbox because they live so far from a US military installation. And there

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are a few widows of civil service and NAF employees who don't qualify for an APO mailbox, but who are receiving annuities from the US government. They are also on our mailing list, since the RAO is often the only source of support when assistance is needed in resolving problems with their government annuities.

The RAO continually solicits retirees, their wives and others in the community to put us in touch with widows. Although at present they comprise about 10% of the total number of people we serve, they account for more than 75% of the services we provide. If you wonder why, go to a Korean government office and ask for a form in Korean, then try to fill it out. This is the same problem the widows have dealing with forms from the U.S. government – forms that are necessary to either start or continue the benefits earned by their marriage to and support of U.S. military active duty and retired members.

Ration Control Plate (RCP) Policy Clarified

A letter was recently sent by USFK/J1-Data Management to all RCP Issuing Agents (IAs) clarifying the documentation required to obtain a permanent RCP. The hard and fast rule followed by many IAs that the only acceptable document is a lease has been more clearly defined by Data Management. Any proof of permanent residency is now acceptable. Please check with your local IA to see what documents can be used. The retiree home page www.osan.af.mil/retireeaffairs section on ration control has been updated with this latest guidance.

Important Forms Available

The Retiree Activities Office (RAO) keeps a number of forms on hand from the Department of Defense (DOD) and the military services. There are also forms from the Veterans Administration (VA), Social Security Administration (SSA), Defense Finance and Accounting Service (DFAS) and Internal Revenue Service (IRS). With the recent acquisition of two filing cabinets, the forms are now organized and considerably easier to find.

Osan Commissary Carnival Set for May

The 3rd Annual Commissary Community Carnival will be held at Osan Air Base on May 15 and 16. The carnival is held in conjunction with the Defense Commissary Agency Merchandising Business Unit Merchandising Contest. One of the goals is to allow units to operate booths and conduct fund-raisers for their organizations. Eight game booths and eight food booths are planned. ■

Manager, Osan Commissary

Help! Lost Retiree Data

One retiree sent his data sheet information back to the RAO as an e-mail message. In the course of reviewing and cleaning out the inbox, I inadvertently deleted the e-mail containing the retiree's information. If you sent me your retiree data via e-mail just before Christmas, please send it one more time. I promise not to delete it again.

Tax Matters

Taxes for Non-Resident Alien Survivors

The Retiree Activities Office (RAO) in Thailand provided a tip that non-resident alien survivors may be able to exclude some of their benefits from U.S. income tax based on your overseas service. The Internal Revenue Service has confirmed to the RAO that both the Survivor Benefit Plan (SBP) annuity and Social Security benefits earned while you served overseas may be excluded from US income tax if your surviving spouse is a non-resident alien, such as a Korean citizen living in Korea.

For example, if you retired after 20 years service, and spent 10 years serving overseas, your surviving spouse may exclude 50% of the SBP annuity from federal income tax. If you remained overseas and continued to work, the military pay earned overseas plus any other overseas income on which social security tax was paid could result in reduced federal tax on social security benefits, and probably civil service annuities, paid to your surviving spouse or other survivors.

You can do your part by keeping good records of overseas service start and end dates together with your other important papers. The information is available in your military records. If you keep them together with your other papers, no other action is required. Planning now could help your survivors when they most need help. ☐

Laughing Matters

What's Your Excuse?

A new Mercedes owner was out on an interstate for a nice evening drive. The top was down, the breeze was blowing through what was left of his hair, and he decided to open her up.

As the needle jumped up to 80mph, he suddenly saw a flashing red and blue light behind him. "There ain't no way they can catch a Mercedes," he thought to himself and opened her up further. The needle hit 90, 100, 110 – and finally 120 – with the lights still behind him.

"What in the world am I doing?" he thought, and pulled over. The cop came up to him, took his license without a word, and examined it and the car. "I've had a tough shift and this is my last pull-over. I don't feel like more paperwork so if you can give me an excuse for your driving that I haven't heard before, you can go!"

"Last week my wife ran off with a cop," the man said, "and I was afraid you were trying to give her back!"

"On your way," said the officer. ☺

from the Internet

The Director's Corner



At the completion of one year of service, the RAO is more and more becoming the focus of getting information out to the retiree community. Recently, a 34th Support Group office, responsible for issuing ration cards to retirees and widows, provided a list of 38 people who had problems with their ration card applications. Of the total list, 21 retirees and widows were identified and contacted by the RAO via phone or mail. This is the type of service that can be provided with current and complete contact information.

I want to thank those of you who returned the data collection sheets to me (image at left depicts me and my inbox), and encourage those who have not yet sent them to do so.

It will take some time to get a fully-functional data base built, but the most critical information is already maintained in a spreadsheet data base, from which data can be easily retrieved and from which the mailing labels for newsletter distribution are produced. If you are a programmer familiar with **Microsoft Access 97**, and have some time to contribute, your assistance would be greatly appreciated in designing and developing the RAO database. I have a little knowledge, which, as we all know, can be a dangerous thing.

Jack Terwiel

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ADDRESS CORRECTION REQUESTED

USFK Retiree Council

The U.S. Forces Korea (USFK) Retiree Council is an official organization of the command, as defined in USFK Regulation 608-3, *Retiree Services*. The council meets on the second Tuesday of the second month of each quarter. Meetings are currently held in Commiskey's Club at Yongsan Army Garrison, Seoul, and begin at 0800.

Topics currently being addressed by the USFK Retiree Council include:

- The definition of "ordinarily resident" as it applies to civil service hiring of retirees living in Korea.
- Privileges of retirees and widows of retirees to obtain decals (DD Form 2220) for their non-SOFA registered vehicles, and access with these vehicles to all installations in Korea.
- Modifying the dollar limit for civilian employees and contractors with non-command sponsored status, since they do not have access to dining facilities. The current limit is based primarily on the needs of single and unaccompanied soldiers who are authorized to eat in government dining facilities. ■

Cold War Recognition Certificate

In accordance with Section 1084 of the Fiscal Year 1998 National Defense Authorization Act, the Secretary of Defense approved awarding Cold War Recognition Certificates to all members of the armed forces and qualified civilian personnel who faithfully served the United States during the Cold War era from September 2, 1945, to December 26, 1991.

Beginning on April 5, 1999, you may request a Cold War Recognition Certificate if you qualify. A list of qualifying documents for military members and civilians is available now at the web site, <http://147.103.18.232>. On April 5, a sample request letter will be available at the site. If you need assistance in obtaining the qualifying documents or a copy of the sample letter, call the RAO at 784-1441. ■

from the web site

In the Next Issue

Legislative Update – How does the 106th Congress plan to help retirees
A Letter to Retiree Wives – What you need to do when the crisis arrives